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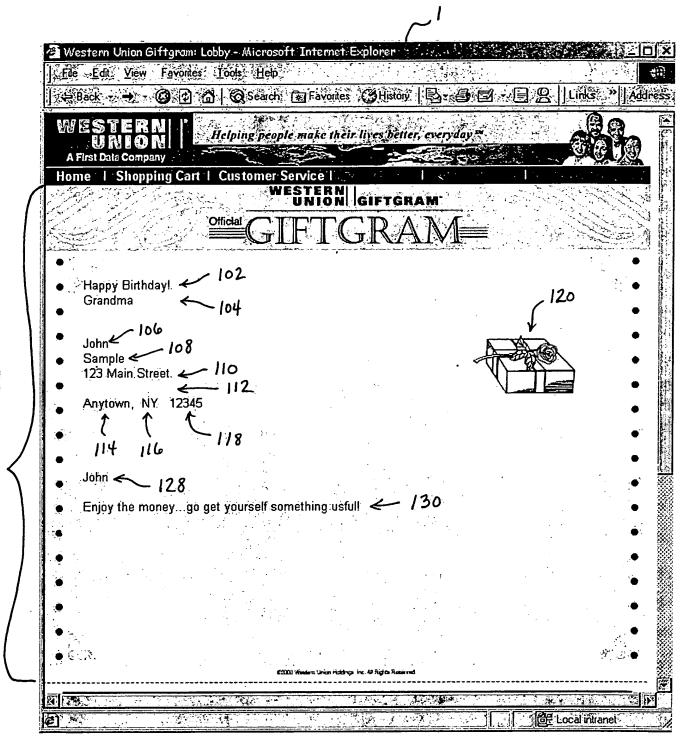
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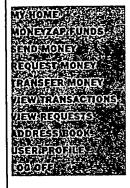
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F16. 5

ADD A CHECKING ACCOUNT



You may use a checking account from any U.S. based financial institution <u>and</u> you must have a valid U.S. driver's license or state-issued ID. (Note: savings accounts cannot be accepted due to the policy of many financial institutions.)

You need to enter 1 the check number and 2 your account information from the same check. Please refer to an actual check, which you may still use.

You will not need to provide a new check number for each transaction.

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Fig. 7

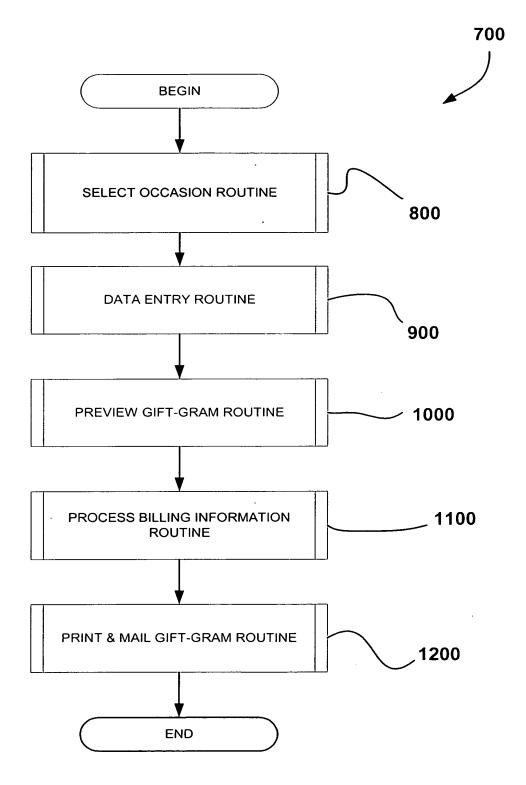
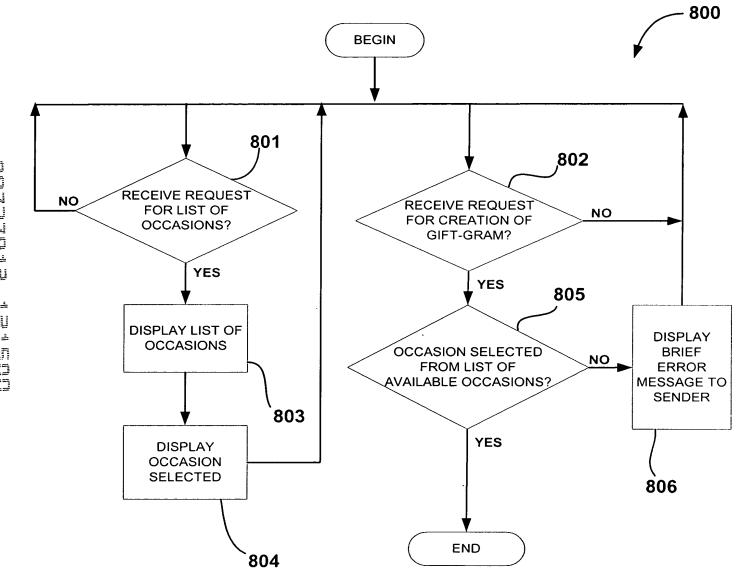
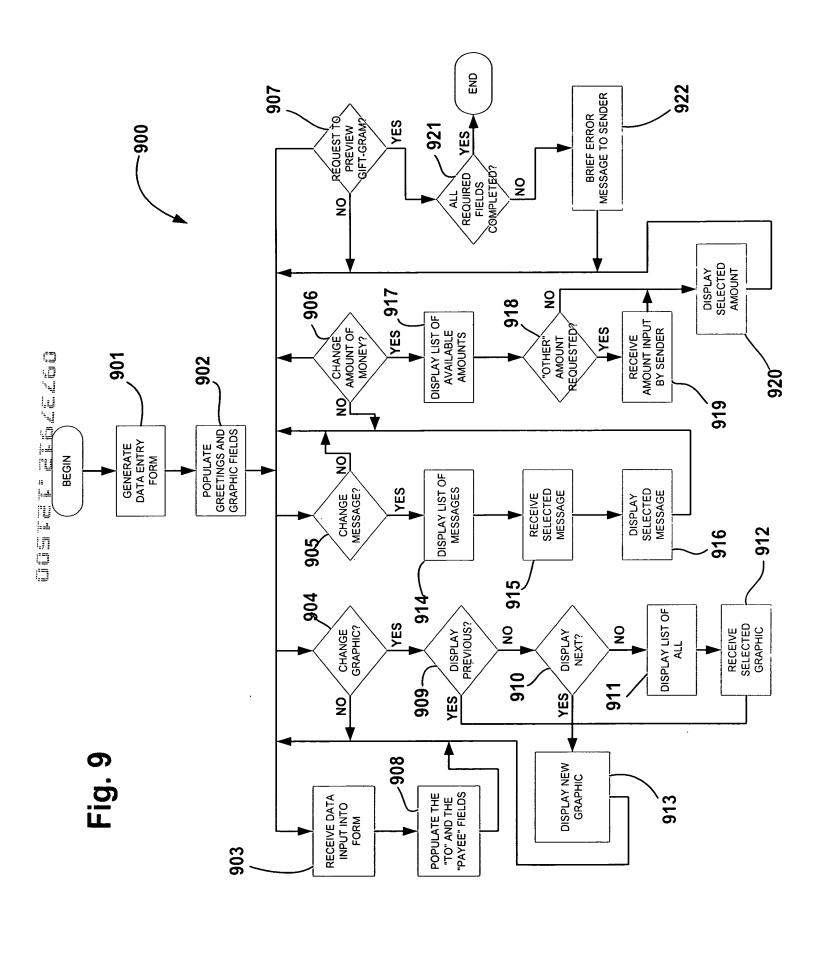
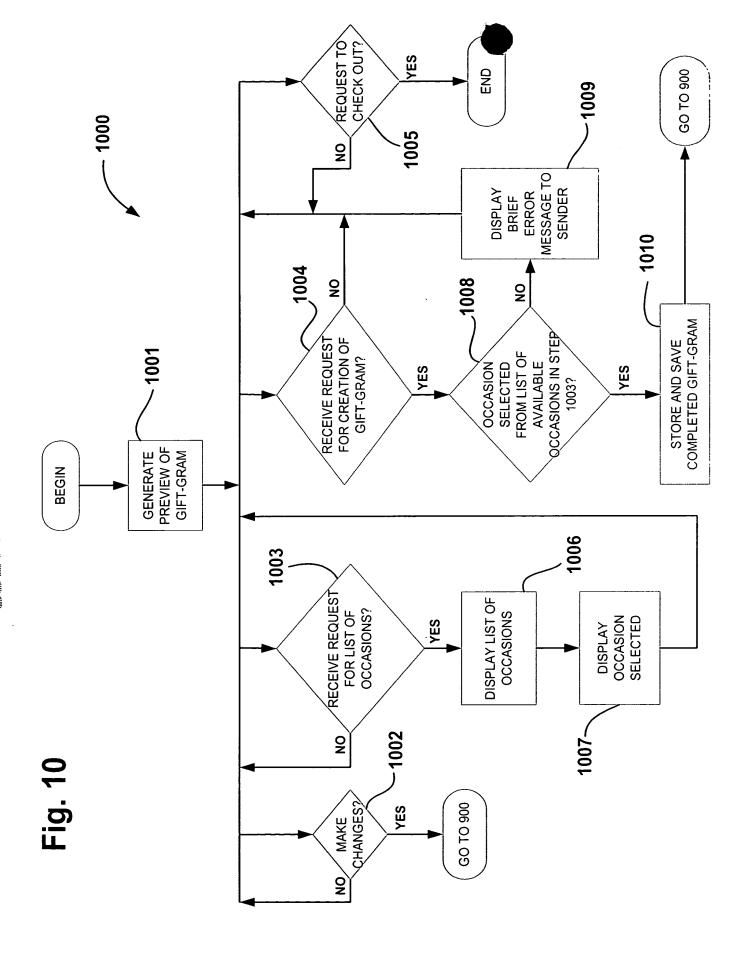


Fig. 8







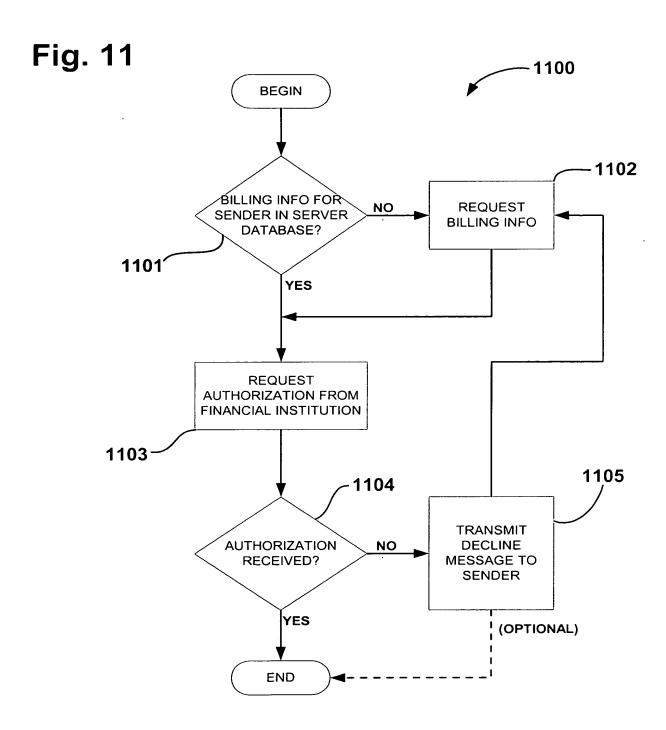


Fig. 12

